

# EXHIBIT 2

Policy Number: BK01116165

**Professional Services Exclusion Endorsement****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

**LIABILITY COVERAGE PART.**Exclusion A 2.1. Professional Services of **Section I – COVERAGE** is replaced by the following.**I. Professional Services**

"Bodily injury," "property damage," "personal injury" or "advertising injury" due to rendering or failure to render any professional service by or on behalf of any insured. Professional service includes:

- (1) Legal, accounting, advertising, real estate, travel, or consulting service;
- (2) Architect, engineer, surveyor, construction contractor or construction management service, including:
  - (a) Preparing, approving, or failing to prepare or approve any map, drawing, opinion, report, survey, change order, design, specification, recommendation, permit application, payment request, manual, instruction, computer program for design systems, or selection of a contractor or sub-contractor;
  - (b) Any supervisory, inspection, or quality control service;
  - (c) Any study, survey, assessment, evaluation, consultation, observation, scheduling, sequencing, training or inspection, including those for job site safety; and
  - (d) Any monitoring, testing, or sampling service necessary to perform any of the services included in Exclusion I. 2 (a), (b), or (c) above;
- (3) Supervisory, claim, investigation, adjustment, appraisal, survey, audit, or inspection service;
- (4) Medical, surgical, dental, x-ray or nursing service, treatment, advice or instruction;
- (5) Any health or therapeutic service, treatment, advice or instruction;
- (6) Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement, or personal grooming;
- (7) Optometry or optical or hearing aid service, including the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses or any similar product or hearing aid device;
- (8) Body piercing service;
- (9) Service in the practice of pharmacy; but this exclusion does not apply if you are a retail druggist or your operations are those of a retail drugstore;
- (10) Law enforcement or fire-fighting service; and
- (11) Handling, embalming, disposal, burial, cremation or disinterment of a dead body.

All other terms of this policy remain the same.

Policy Number: BK01116165

## Professional Liability

### Exclusion

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#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

#### COMMERCIAL UMBRELLA LIABILITY COVERAGE PART.

The following is added to Section 2. **Exclusions** of **SECTION I – COVERAGE**:

This insurance does not apply to "injury" arising out of any act, error, or omission in the rendering or failing to render any professional service. Professional service includes:

1. Legal, accounting, advertising, real estate, travel, or consulting service;
2. Architect, engineer, surveyor, construction contractor or construction management service, including:
  - a. Preparing, approving, or failing to prepare or approve any map, drawing, opinion, report, survey, change order, design, specification, recommendation, permit application, payment request, manual, instruction, computer program for design systems, or selection of a contractor or sub-contractor;
  - b. Any supervisory, inspection, or quality control service;
  - c. Any study, survey, assessment, evaluation, consultation, observation, scheduling, sequencing, training or inspection, including those for job site safety; and
  - d. Any monitoring, testing, or sampling service necessary to perform any of the services included in Exclusion I.2.a, b, or c above;
3. Supervisory, claim, investigation, adjustment, appraisal, survey, audit, or inspection service;
4. Medical, surgical, dental, x-ray or nursing service, treatment, advice or instruction;
5. Any health or therapeutic service, treatment, advice or instruction;

6. Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement, or personal grooming;
7. Optometry or optical or hearing aid service, including the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses or any similar product or hearing aid device;
8. Body piercing service;
9. Service in the practice of pharmacy; but this exclusion does not apply if you are a retail druggist or your operations are those of a retail drugstore;
10. Law enforcement or fire-fighting service; and
11. Handling, embalming, disposal, burial, cremation or disinterment of a dead body.

All other terms of this policy remain the same.